

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

LAWRENCE E WATKINS  
ADRIAN WATKINS  
Debtor(s)

Case No. 09-46327

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/07/2009.
- 2) The plan was confirmed on 03/17/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/07/2014.
- 5) The case was completed on 01/30/2015.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 71.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,050.00.
- 10) Amount of unsecured claims discharged without payment: \$176,133.30.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$61,626.00
Less amount refunded to debtor	\$6.00

**NET RECEIPTS: \$61,620.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,668.33
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,668.33**

Attorney fees paid and disclosed by debtor: \$1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAC	Unsecured	39.00	NA	NA	0.00	0.00
AURORA LOAN SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,577.00	2,679.04	2,679.04	228.27	0.00
CARMAX AUTO FINANCE	Secured	23,000.00	23,000.00	23,000.00	23,000.00	5,212.77
CARMAX AUTO FINANCE	Unsecured	NA	2,967.44	2,967.44	252.84	0.00
CHASE HOME FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	280.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	180.00	7,453.09	7,453.09	635.04	0.00
CITIMORTGAGE INC	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF CHICAGO WATER DEPT	Unsecured	210.00	0.00	0.00	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	105.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	8,664.00	9,227.84	9,227.84	786.26	0.00
EAST BAY FUNDING	Unsecured	11,192.00	12,263.99	12,263.99	1,044.96	0.00
EAST BAY FUNDING	Unsecured	386.00	674.02	674.02	57.43	0.00
ECAST SETTLEMENT CORP	Unsecured	1,823.00	2,126.31	2,126.31	181.17	0.00
FIA CARD SERVICES	Unsecured	3,289.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	724.00	948.20	948.20	80.79	0.00
GMAC RESCAP LLC	Secured	0.00	0.00	0.00	0.00	0.00
GMAC RESCAP LLC	Secured	0.00	0.00	0.00	0.00	0.00
HUNTINGTON CONDOMINIUM ASSO	Unsecured	2,000.00	NA	NA	0.00	0.00
INLAND BANK & TRUST	Unsecured	0.00	13,171.00	13,171.00	1,122.24	0.00
INLAND CONDO INVESTOR LOAN CC	Unsecured	0.00	0.00	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	891.36	891.36	75.95	0.00
JEFFERSON CAPITAL SYSTEMS	Secured	11,455.00	11,455.00	11,455.00	11,455.00	1,420.02
NICOR GAS	Unsecured	100.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	13,788.00	16,509.73	16,509.73	1,406.72	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Unsecured	10,250.00	19,746.13	19,746.13	1,682.47	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	13,362.00	15,064.23	15,064.23	1,283.55	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	420.00	578.32	578.32	49.28	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	6,180.00	6,276.12	6,276.12	534.76	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,805.00	2,427.10	2,427.10	206.80	0.00
PROVINCETOWN IMPROVEMENT AS	Unsecured	1,000.00	0.00	0.00	0.00	0.00
REAL TIME RESOLUTIONS	Unsecured	59,975.00	60,706.62	60,706.62	5,172.53	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
WELLS FARGO BANK	Unsecured	12,116.00	12,473.64	12,473.64	1,062.82	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$34,455.00	\$34,455.00	\$6,632.79
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$34,455.00</b>	<b>\$34,455.00</b>	<b>\$6,632.79</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$186,184.18</b>	<b>\$15,863.88</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,668.33</u>
Disbursements to Creditors	<u>\$56,951.67</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$61,620.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/05/2015

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.